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Guide: Elderly people in Sweden

Photographer

Ravi Patel / Unsplash

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Are you considering starting a new chapter as a pensioner in Sweden? This guide provides you with information on everything from registration in the Population Register and tax to discounts for pensioners and housing options.

With its impressive nature, first-class healthcare system, and high quality of life, Sweden is an attractive choice for pensioners from all over the world. Considering whether to spend your golden years as a pensioner in Sweden is an exciting and rewarding decision.

This guide gives an overview of what you need to remember when you move to Sweden from another country as a pensioner.

Registration in the Swedish Population Register

If you are planning to live in Sweden permanently, you must register in the Swedish Population Register. Check with the population registration authority in your home country to see whether you must inform them that you are moving from the country.

On the Info Norden website, you can find information about how to report your relocation and how to get a Swedish personal identity number. You will also find important information in our guide about moving to Sweden.

Registration in the Swedish Population Register
Swedish personal identity number

Guide: Moving to Sweden

Pension when you live in Sweden

You can take your pension from your home country when you want to move to Sweden. Contact the pension authority that pays your pension to make sure they have the information they need when you live in Sweden and receive a pension from your home country.

The Swedish Pensions Agency (Pensionsmyndigheten) does not need information from immigrant pensioners, unless the agency pays a benefit, allowance or pension to pensioners that have moved to Sweden.

In some Nordic countries, you must inform the pension authority that you are moving abroad, as it can affect what you are entitled to. In addition, some countries' pension authorities require that you send, every year, proof that you are still alive when you are living abroad. Before you move, check what applies in your home country.

Swedish Pensions Agency

Tax on pensions

Your pension is taxed in the country in which it is paid and in the country of residence when you move to Sweden. You will not be taxed twice, but you must report your pension to the Swedish Tax Agency and ask for credit for the tax you have paid on your pension in the country of payment.

On the Nordic tax portal, Nordisk eTax, you can read about the regulations regarding taxation of pensions when you live in Sweden and receive a pension from another Nordic country.

Contact the Swedish Tax Agency and the tax authority in the country of payment for information on how you should deal with tax returns, annual statements, etc.

Nordisk eTax

Swedish Tax Agency

Social insurance for pensioners in Sweden

If you only receive a state pension or disability pension from another Nordic country, you are covered by social insurance in the country in which you live. This means that, if you move permanently to Sweden, you can generally receive benefits from the Swedish Social Insurance Agency, Försäkringskassan, already from the day you move to Sweden.

Contact both Försäkringskassan and the social insurance agency in your home country and inform them that you are moving to Sweden. You can inform them about which benefits you are entitled to or no longer entitled to when you move to Sweden.

You should generally apply for the blue European Health Insurance Card (EHIC) from the authority in the country that pays your pension.

In which country am I covered by social insurance?

Försäkringskassan

Swedish healthcare system

Sweden has a comprehensive healthcare system Make sure you register in Sweden, then you will have access to high-quality treatment and medicine when you need them.

Check also which healthcare benefits you need in Sweden.

Healthcare in Sweden

Right to healthcare services in Sweden

Assistive devices in Sweden

There are many different assistive devices in Sweden. Check your options and rights if you have a disability and are planning to move to Sweden.

Support for assistive devices in Sweden

People with disabilities in Sweden

Medicines and high-cost protection in Sweden

If you take vital medicines, it can be a good idea to take some extra supplies with you when you move to Sweden, so that they do not run out before you are registered in Sweden.

You can also make sure you have a prescription from your home country that you can use in Sweden. The prescription must be in paper form, as the Nordic countries cannot yet use each others' electronic prescriptions.

Medicines and high-cost protection in Sweden

Housing in Sweden

If you already know where you want to live in Sweden, but have not yet found your new housing, you can find information about the various types available, including housing for elderly persons, on the Info Norden web pages.

Sweden offers various housing options, including apartments, houses, and designated senior housing. Check out the area, prices, and facilities that are suitable for your needs.

Housing in Sweden

Housing allowance for pensioners in Sweden

Find out about the regulations regarding housing allowance for pensioners (bostadstillägg).

Contact the Swedish Pensions Agency (Pensionsmyndigheten) to see if you are entitled to housing allowance for pensioners.

Housing allowance in Sweden
Swedish Pensions Agency

Home care in Sweden

If you cannot manage your daily tasks because of sickness, age or disability, you may be entitled to home care services (hemtjänst). The home care service enables you to continue to live in your home and feel secure in your everyday life.

The service can be anything from help with simple tasks a couple of hours a month to extensive help several times daily. The home care service can, for example, help you to get washed and dressed, clean your home, wash dishes, go shopping and go on errands, cook food, and go with you to the doctor or dentist

To qualify for home care, you must first have a decision from a case manager in your municipality. The case manager has a meeting with you, in which you go through your everyday life and the challenges you are experiencing. After the discussions, the case manager reviews your application and then makes a decision on whether you are entitled to help or not. If you are not satisfied with the decision, you can always submit a complaint.

Some municipalities and city districts have a customer choice system in relation to home care. This means that, when you have been allocated home care, you are free to choose a supplier. You can choose between municipal and private home care services.

If you want to move to Sweden because you have a special connection to the country, and need long-term treatment or care, the authorities in Sweden and your home country should work together to enable this, if their assessment is that this would improve your life situation.

Home care during a summer holiday in Sweden

If you live in another Nordic country and need home care during a temporary stay, such as during a summer holiday in Sweden, contact your case manager in your home municipality.

Your home municipality will then arrange the care with the municipality in which you are staying in Sweden, and draw up a plan based on your application. It is important to apply in good time, to ensure high-quality care.

Before your holiday, you should discuss which necessary assistive devices you can bring with you. If your social situation during your stay is different to what it is at home, this may change your care needs. You may be living with relatives during your stay, and you feel that your support can be adjusted.

Caring for relatives at home when you live in Sweden

If you need help to continue living at home, you can get assistance from a close relative or friend and apply for an allowance for this (hemvårdsbidrag). The allowance is paid to the person receiving the care. You then compensate the person performing the care.

This person can be, for example, a close family member, a relative, a close friend, or a neighbour. The allowance can be awarded if the person providing the care does significantly more work, and if the care provided is of a kind that is normally provided within the family.

Bank accounts in Sweden

When you are to live in Sweden, you will certainly need a Swedish bank account to carry out your everyday financial business. You may also want to have your pension paid to your Swedish bank account.

Bank accounts in Sweden

Swedish e-identification

In Sweden, you can perform digital tasks securely using electronic identification, also called e-identification (eID) or BankID. BankID is by far the most widely used e-identification in Sweden, but there are other types. Most private businesses and public agencies offer digital services that require the user to log in and provide identification.

Electronic identification (e-ID) in Sweden

Insurances in Sweden

When you live in Sweden, you will need various private insurances, depending on your situation.

Insurances in Sweden

Swedish pensioner benefits

If you are 66 or over, you must show a valid proof of identity to businesses and organisations that offer discounts to pensioners in order to receive the discount.

If you have started to draw your state pension before you are 66, you may need to show a pensioner certificate (pensionärsintyg) to benefit from discounts, when you use public transport, or take part in various activities. You can get the certificate from the Swedish Pensions Agency (Pensionsmyndigheten) if you are 64 and over and receive a state pension from Sweden.

If you do not receive a pension from Sweden, contact the pensions authority in your home country to see if they can help you with a pensioner certificate.

Pensioner certificate (Swedish Pensions Agency) (in Swedish)

Pensioner organisations in Sweden

In Sweden, there are several associations for pensioners. The two biggest are PRO (Pensionärernas Riksorganisation) and SPF Seniorerna (Swedish Association for Senior Citizens). Both work with political issues at local, national and international level to improve conditions for pensioners.

PRO (in Swedish)
SPF Seniorerna

Language, culture and recreational activities in Sweden

Even though many Swedes speak English, it is a good idea to learn the Swedish language to improve your integration and communication. If you speak a Scandinavian language, you can use it in Sweden, even if some Swedes may be a little reluctant.

However, it is always a good idea to immerse yourself in the Swedish culture and meet the local inhabitants to build up relationships and deepen your understanding of the country.

Sweden offers a multitude of recreational activities. Explore the beautiful countryside, take up a sport, and take part in cultural events. Many Swedish towns also have senior centres offering social activities.

Contact an adult education organisation, a Swedish university, a folk high school, or your municipality for information about what courses they offer. They range from languages to cooking and book circles.

Language courses in Sweden

Inheritance and wills in Sweden

When you move to another country, you should learn about the regulations on inheritance and wills, and what happens after your death.

The regulations on inheritance and probate differ from country to country, but the inheritance laws of the Nordic countries are largely similar to each other. However, there are differences.

According to agreements within EU law, it is the law of the country in which the deceased was resident at the time of death that applies to the entire inheritance. This means that Swedish law applies to the inheritance you leave behind if you pass away while living in Sweden.

Death, inheritance and wills in Sweden

Contact agency

Swedish Tax Agency

Försäkringskassan

Swedish Pensions Agency

Ask Info Norden

Please fill in our contact form if you have any questions or if you have encountered an obstacle in another Nordic country.

Contact Info Norden

NB! If you have questions regarding the processing of a specific case or application, or other personal matters, please contact the relevant authority directly.

Related content

Passport and visa requirements when entering Sweden

Electronic identification in Sweden

Swedish personal identity number

Death, inheritance and wills in Sweden

Guide: work in northern Sweden

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Info Norden is the information service of the Nordic Council of Ministers. Here you can find info and tips if you wish to move, work, study, seek support or start a business in the Nordic region.

About Info Norden

Ask us a question

You can fill in our contact form here.

Find an office

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info@infonorden.org

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